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April 14, 2006

**ATTORNEY-CLIENT PRIVILEGE
VIA E-MAIL**

Andrew Cadel, Esq.
J.P. Morgan Chase & Co.
1 Chase Manhattan Plaza, 25th Fl.
New York, NY 10005

Re: U.S. Patent Application Ser. No. 09/671,783, for *METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT*
File No. 36287-00900

Dear Andy:

Today we filed formal drawings for the above-identified patent application. A copy of the transmittal is enclosed for your files. As we previously reported, the application has been allowed and there are no further actions required prior to payment of the issue fee.

We look forward to your instructions regarding filing any continuation or divisional applications and payment of the issue fee, and we will keep you informed of further developments as they occur.

Sincerely,

Chris L. Holm
(only admitted in NY)

Enclosures
Copies to:

Christopher E. Chalsen, Esq. (w/o encl.)



PATENT
Docket No.: 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Lardy et al.
Serial No. : 09/671,783 Group Art Unit : 3627
Filed : September 27, 2000 Examiner : Gort, Elaine
For : ***METHOD AND SYSTEM FOR DETERMINING A COMPANY'S
PROBABILITY OF NO DEFAULT***

EXPRESS MAIL CERTIFICATE

COMMISSIONER FOR PATENTS
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Express Mail Label No. EO 919 741 763 US

Date of Deposit April 14, 2006

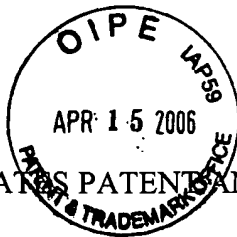
I hereby certify that the following attached paper(s) or fee:

1. Submission of Formal Drawings
2. Drawings 7 Sheets (Figs. 1 – 5); and
3. Return Receipt Postcard

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. § 1.10 on the date indicated above and is addressed to the Commissioner For Patents, PO Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,
Milbank, Tweed, Hadley & McCloy, L.L.P.

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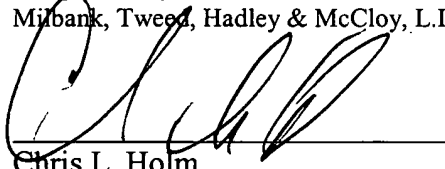
SUBMISSION OF FORMAL DRAWINGS

COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants hereby submit formal drawings on 7 sheets for the above-identified patent application. No fee or extension of time is believed due for this action. However, if the Commissioner determines that a fee is due, or an extension of time required, applicant petitions for the extension of time, and authorizes the Commissioner to charge any required fee, or credit any overage, to deposit account 13-3250, Order No. 36287-00900 A duplicate of this sheet is included.

Respectfully submitted,
Milbank, Tweed, Hadley & McCloy, L.L.P.


Chris L. Holm
Reg. No.: 39,227

April 14, 2006

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